

WHAT IS CLAIMED IS:

1 1. A method for facilitating communication between a user using a device  
2 with a display and an application program affiliated with a financial institution  
3 which the user desires to access through the device comprising the steps of:  
4 receiving information from said device;  
5 identifying the desired program and the type of device being used;  
6 accessing the desired application program, identifying information to be  
7 displayed to the user as part of the program and translating the information to be  
8 displayed into a format which is compatible with the display of the device;  
9 translating input information inputted by the user in response to the  
10 displayed information into a format which is compatible with the application  
11 program and forwarding said translated input information to said application  
12 program; and  
13 translating a response to the input information returned by said program  
14 into a format which is compatible with the display of said device and forwarding  
15 said translated said response to said device.

1 2. The method of claim 1 wherein said step of identifying the type of  
2 device being used further includes the step of identifying the type of software  
3 being used by the device.

1 3. The method of claim 1 wherein said step of identifying the type of  
2 device being used further includes the step of identifying the type of software  
3 being used by the device.

1 4. The method of claim 1 wherein said step of translating the information  
2 to be displayed includes the step of automatically determining how to position the  
3 information onto the screen so that all the information is displayed.

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1 5. The method of claim 4 wherein said information includes one or more  
2 token from the group of prompts, icons, buttons, wording, phrasing, phrase packs,  
3 scroll bars, tool bars and scroll lists.

1 6. The method of claim 1 wherein said step of translating the information  
2 to be displayed on the device further includes the step of translating the  
3 information into a tokenized language which is compatible with both the device  
4 and the application program.

1 7. The method of claim 6 wherein the step of translating the information  
2 into a tokenized language further includes the steps of:  
3 applying a token hierarchy to the information; and  
4 creating a token representation of said information, which is compatible  
5 with the device.

1 8. The method of claim 7 wherein said creating step further includes the  
2 step of consulting a table of token attributes.

1 9. The method of claim 1 wherein said application program involves a  
2 financial service.

1 10. The method of claim 9 wherein said financial service is bill payment.

1 11. The method of claim 9 wherein said financial service is transferring  
2 funds between accounts.

1 12. The method of claim 9 wherein said financial service is buying  
2 securities.

1 13. A method for enabling a plurality of different access devices each  
2 having a display to access a plurality of different application programs comprising  
3 the steps of:  
4 identifying the type of access device and associated display and application  
5 program to be accessed;  
6 accessing the program and determining the type of information to be shown  
7 on the display as part of the program;  
8 applying a token hierarchy to the information;  
9 creating a token representation of said information which is compatible  
10 with said display, including the step of consulting a table of token attributes; and  
11 sending the token representation to the device.

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